

**From:** Dr. Jim Nourse <acushrink@mindspring.com>  
**Sent:** Monday, September 21, 2015 2:22 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

To whom it may concern:

It has come to my attention that measures are being considered to restrict the trading of options in Individual retirement accounts. Speaking personally, if this measure is enacted, it will prevent my retirement. While I understand that the *purchasing* of options can be risky, the *selling* of options had been heralded in respected financial journals as a conservative vehicle for building steady returns as well as generating income. Having barely survived the "tech wreck," my retirement goals would have been demolished had it not been for the ability to sell, and to continue selling into retirement, put and call options on high-quality securities.

I wish there could have been some statute that could have protected me from the tech wreck. Of course, that would have been deemed absurd and an infringement on my freedom, including the freedom to make egregious errors. The fact is, ordinary trading, as demonstrated in the NASDAQ meltdown, can be far more risky than options selling. It simply does not make sense to prohibit a class of trades in an IRA or anywhere else.

Please do not take away this freedom from those of us who have learned and practiced a safe, reliable and repeatable way of securing income in both up and down markets, and who are relying on these strategies to be even *able* to retire.

Thank you for your consideration.

Sincerely,

James C. Nourse, Ph.D.